

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | <u>Tonya L. Danner</u> | Social Security number or ITIN | xxx-xx-2168 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 15-20696-GLT | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tonya L. Danner

8/14/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Tonya L. Danner
 Debtor

Case No. 15-20696-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Aug 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2020.

db Tonya L. Danner, 107 Orchard Street, Bairdford, PA 15006
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600,
 Pittsburgh, PA 15212-5866
 14004216 +Omega Federal Credit Union, 206 Siebert Road, Pittsburgh, PA 15237-3700
 14004217 PHEAA, 1200 North Seventh Street, Harrisburg, PA 17102-1444
 14021031 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 14004218 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 14075991 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
 14079836 +Peoples Natural Gas Company LLC, 225 North Shore Drive, Pittsburgh, PA 15212-5860,
 Attn: Dawn Lindner

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 15 2020 04:26:30

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 15 2020 04:26:30 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14004212 EDI: CAPITALONE.COM Aug 15 2020 07:48:00 Capital One, PO Box 85520,
 Richmond, VA 23285-5075
 14055652 +EDI: BASSASSOC.COM Aug 15 2020 07:48:00 Cavalry SPV I, LLC, c/o Bass & Associates, P.C.,
 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083
 14004213 +EDI: CITICORP.COM Aug 15 2020 07:48:00 Citibank, 701 East 60th Street,
 Sioux Falls, SD 57104-0493
 14004214 +EDI: WFNNB.COM Aug 15 2020 07:48:00 Comenity Bank/Fashion Bug, P.O. Box 182789,
 Columbus, OH 43218-2789
 14004215 EDI: DISCOVER.COM Aug 15 2020 07:48:00 Discover, P.O. Box 3025,
 New Albany, OH 43054-3025
 14010322 EDI: DISCOVER.COM Aug 15 2020 07:48:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14050214 EDI: ECAST.COM Aug 15 2020 07:48:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,
 OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
 14333011 EDI: ECMC.COM Aug 15 2020 07:48:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
 14044736 EDI: Q3G.COM Aug 15 2020 07:48:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK, NATIONAL ASSOCIATION
 cr PNC Bank, National Association
 cr* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2020 at the address(es) listed below:

Elizabeth Lamont Wassall on behalf of Creditor PNC Bank, National Association pabk@logs.com,
 ewassall@logs.com
 James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgrou@kmlawgroup.com
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
 Ronda J. Winnecour cmecf@chapter13trusteedpa.com
 S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
 srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

District/off: 0315-2

User: lfin
Form ID: 3180W

Page 2 of 2
Total Noticed: 19

Date Rcvd: Aug 14, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Shawn N. Wright on behalf of Debtor Tonya L. Danner shawn@shawnwrightlaw.com,
wrightshaw@hotmail.com;wrightshaw49@gmail.com;wrightshawecf@gmail.com;molly@shawnwrightlaw.com
Stuart P. Winneg on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION swinneg@udren.com,
cblack@udren.com

TOTAL: 7